

ELMIRA SAVINGS BANK FSB

	CPP Disbursement Date 12/19/2008	Cert 16001	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$499	\$500	0.2%		
Loans	\$308	\$311	0.9%		
Construction & development	\$2	\$4	105.4%		
Closed-end 1-4 family residential	\$158	\$188	19.3%		
Home equity	\$9	\$7	-19.9%		
Credit card	\$1	\$1	-13.4%		
Other consumer	\$39	\$33	-15.9%		
Commercial & Industrial	\$38	\$31	-19.2%		
Commercial real estate	\$60	\$47	-21.5%		
Unused commitments	\$36	\$43	18.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$70	\$100	42.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$51	\$23	-55.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$445	\$443	-0.2%		
Deposits	\$353	\$358	1.3%		
Total other borrowings	\$87	\$81	-7.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$54	\$56	3.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	8.9%	--		
Tier 1 risk based capital ratio	14.5%	15.5%	--		
Total risk based capital ratio	15.7%	16.5%	--		
Return on equity ¹	9.2%	8.7%	--		
Return on assets ¹	1.0%	1.0%	--		
Net interest margin ¹	3.7%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	88.3%	186.7%	--		
Loss provision to net charge-offs (qtr)	0.0%	235.3%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.2%	0.5%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.3%	0.3%	0.1%	--
Commercial & Industrial	2.6%	1.4%	0.0%	0.0%	--
Commercial real estate	3.5%	0.2%	0.0%	0.0%	--
Total loans	1.2%	0.5%	0.0%	0.0%	--